

United States Bankruptcy Court
Eastern District of New York

In re:
Michael F Cavagnaro
Debtor

Case No. 18-46778-cec
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: csmall
Form ID: 761

Page 1 of 1
Total Noticed: 2

Date Rcvd: Nov 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2018.

db Michael F Cavagnaro, 222 Van Duzer St, Staten Island, NY 10301-3231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Nov 28 2018 18:45:41

Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;tmoss@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin Zazzera on behalf of Debtor Michael F Cavagnaro kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Michael F Cavagnaro**
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6228**

EIN ____-____-____

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Eastern District of New York**

Date case filed for chapter **7 11/27/18**

Case number: **1-18-46778-cec**

NOTICE OF DEFICIENT FILING – CHAPTER 7 INDIVIDUAL

NOTICE IS HEREBY GIVEN THAT:

The bankruptcy petition filed by the above-referenced debtor(s) on November 27, 2018, did not include the following item(s):

DOCUMENTS DUE AT TIME OF FILING OF BANKRUPTCY PETITION

- ☐ Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101) (Signed) (Original & One Copy)
- ☐ List of Creditors (Certified by Attorney or Debtor, if Pro-Se) Typed (Name and Address **ONLY**)
- ☐ Statement About Your Social Security Numbers (Official Form 121)
- ☒ Statement Pursuant to E.D.N.Y. LBR 1073-2(b)
- ☒ Certificate of Credit Counseling or Motion Requesting Exemption or Waiver
- ☐ Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Official Form 2010) – Part 7 of Voluntary Petition Not Signed
- ☐ Bankruptcy Petition Preparer's Notice, Declaration and Signature (Official Form 119)
- ☐ Disclosure of Compensation of Bankruptcy Petition Preparer (Official Form 2800)

DOCUMENTS DUE WITHIN FOURTEEN (14) DAYS OF FILING OF BANKRUPTCY PETITION OR BY 341 MEETING DATE

- ☐ Disclosure of Compensation of Attorney for Debtor 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b) (Official Form 2030)
- ☒ Pre-petition Statement Pursuant to E.D.N.Y. LBR 2017-1
- ☐ Summary of Your Assets and Liabilities and Certain Statistical Information (Official Form 106Sum)
- ☐ **Schedule A/B (Property) (Official Form 106A/B)**
- ☐ Schedule C (The Property You Claim as Exempt) (Official Form 106C)
- ☐ **Schedule D (Creditors Who Have Claims Secured by Property) (Official Form 106D)**
- ☐ **Schedule E/F (Creditors Who Have Unsecured Claims) (Official Form 106E/F)**
- ☐ Schedule G (Executory Contracts and Unexpired Leases) (Official Form 106G)

[Continued on other side of page]

- ☐ Schedule H (Your Codebtors) (Official Form 106H)
- ☐ **Schedule I (Your Income) (Official Form 106I)**
- ☐ **Schedule J (Your Expenses) (Official Form 106J)**
- ☐ **Schedule J–2 (Expenses for Separate Household of Debtor 2) (If Applicable) (Official Form 106J–2)**
- ☐ Declaration About an Individual Debtor's Schedules (Official Form 106Dec)
- ☐ **Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)**
- ☐ **Chapter 7 Statement of Your Current Monthly Income and Means Test Calculation (Official Form 122A–1)**
- ☐ **Statement of Exemption from Presumption of Abuse Under § 707 (b)(2) (Official Form 122A–1Supp)**
- ☐ **Chapter 7 Means Test Calculation (Official Form 122A–2) Required only if Debtor(s) income is above the applicable state median**
- ☒ **Copies of Pay Statements received within 60 days of filing from any employer or a statement indicating this requirement is not applicable (Show only last four digits of Social Security Number)**
- ☐ **Statement of Intention for Individuals Filing Under Chapter 7 (Official Form 108) (Due by 341 Meeting)**

**YOUR CASE MAY BE DISMISSED IF
YOU DO NOT MAKE THE REQUIRED FILINGS ON A TIMELY BASIS**

FURTHER NOTICE IS GIVEN THAT if the required item(s) identified above in bold print are not filed with the Court within 45 days after the date that this bankruptcy petition was filed, this bankruptcy case may be subject to automatic dismissal effective on the 46th day after the date that the bankruptcy petition was filed, without further notice or opportunity for a hearing. This 45–day period may be extended for an additional period not to exceed 45 days, if the debtor makes a request for an exemption within the initial 45 days and the Court finds justification for extending the period for the filing. *See 11 U.S.C. § 521(i)(1).*

FURTHER NOTICE IS GIVEN THAT the Court may schedule a hearing to determine whether this bankruptcy case should be dismissed if the items due at the time of filing of this bankruptcy petition are not filed with the Court within three days of this notice.

FURTHER NOTICE IS GIVEN THAT the Court may schedule a hearing to determine whether this bankruptcy case should be dismissed if the items due within 14 days of the filing of the bankruptcy petition, or at the time of the 341 meeting, are not timely filed with the Court.

FURTHER NOTICE IS GIVEN THAT in order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a **Certification About a Financial Management Course (Official Form 423)**, if applicable, within 60 days after the first date set for the section 341 meeting. The Certification About a Financial Management Course should not be filed if an approved provider has already notified the court of the debtor's completion of the course. If the Certification About a Financial Management Course is **not filed within the allotted time, a discharge will not be issued and the case will be closed.**

FURTHER NOTICE IS GIVEN THAT if this bankruptcy case is dismissed for failure to make the required filings, or for any other reason, then the debtor may not receive the benefit of the automatic stay in a subsequent bankruptcy case filed for a period of up to one year. *See 11 U.S.C. §§ 362(c)(3) and (c)(4).*

Dated: November 28, 2018

For the Court, Robert A. Gavin, Jr., Clerk of Court